In 1957, future Supreme Court Justice Sonia Sotomayor’s family moved from an old walk-up tenement to a “pristine” apartment in the Bronxdale Houses (1955), a brand-new public housing complex. When the family’s finances improved a decade later, they moved again, buying an apartment in Co-op City (1968–73), another new complex in Bronx, whose more than fifteen thousand units were being developed by labor unions with financial assistance from New York State (see fig. 0.10). The future Supreme Court justice soon left for college at Princeton University, but her family remained in their new home for decades.

Justice Sotomayor’s career may be exceptional, but the investment made by government in housing her family was typical of postwar New York City, when hundreds of thousands came to live in bright, clean apartments constructed or financed through a wide range of government programs. In 2015, 8 percent of the city’s rental apartments (178,000 units) were still in government-owned and -operated public housing developments. Some individual public housing complexes, such as Queensbridge Houses (1940), with 3,149 apartments, were larger than the entire public housing stock of many U.S. cities. Hundreds of thousands more New Yorkers lived in privately owned below-market buildings, both rental and owner-occupied, developed with government aid and very often still subsidized by it, like Co-op City. The large scale and rich history of New York’s subsidized housing developments have no parallel in the United States.

New York, America’s most densely developed and politically progressive city, has an exceptional history both in terms of substandard housing conditions and the heroic attempts to overcome them. To those residing far from the city, all this effort has often seemed perplexing. Most Americans have long lived well and continue to do so
today: better than anywhere else, in any period, of human history. For the most part this high standard of living has been accomplished privately, in new houses and apartments for middle- and upper-income groups, and filtered (secondhand) or manufactured housing (trailers) for the poor. What makes these high standards possible is the powerful combination of lightly regulated, abundant land with indirect government subsidies including federal highway construction, tax breaks for many homeowners, and the mortgage insurance programs of the Federal Housing Administration.²

In New York City conditions are quite different—and they have been for at least two centuries. Massive, centralized, and expensive, America's biggest metropolis condenses and magnifies social inequality. Its poor historically lived in the worst tenements anywhere this side of Dickens's London, while sky-high prices meant nearly everyone, in every era, has endured deficiencies and inconveniences unimaginable elsewhere in the United States (fig. 0.1). Twentieth-century road-building and tax-deduction programs encouraged decentralization and urban disinvestment, but
these initiatives did not change New York’s fundamental nature: the city remained crowded, ill-housed, and costly. But just as its privations were unmatched, so too were the aggressive responses by reformers in working to ameliorate poor conditions, marshaling untold billions of dollars in city, state, federal, and private philanthropic aid to the cause.³

At the turn of the twentieth century, city leaders had yet to articulate the need for subsidized housing. With the exception of a few thousand families in low-cost projects developed by philanthropists, New Yorkers lived at the mercy of the market. Conditions were abysmal despite decades of tenement reform. No government offered tax abatements, let alone cash grants, for low-rent housing. No court this side of the Atlantic supported taking of private property for this purpose. Rent control was unthinkable. No trade union built cooperatives. Even with a burgeoning tenants’ movement, laissez-faire ideology dominated, and most leaders believed the housing question would be solved privately, through the process of decentralization that was already gradually unfolding, or in model tenements built by philanthropists.⁴

As early as the 1910s, however, New York housing reformers began to comprehend that only government subsidies could make the kinds of dramatic changes they believed were necessary. Under the influence of these “housers,” and after much debate, in 1926 Governor Alfred E. Smith (1919–20; 1923–28) passed the nation’s first program of financial support for below-market urban housing. So began a rich tradition in New York that continues today. In the 1930s and 1940s New York’s progressive U.S. senator Robert F. Wagner (1927–49) led the national fight for federal aid for public housing; in the 1950s and 1960s New York labor leader Abraham Kazan lobbied for support for low-cost cooperatives, such as Co-op City; in the 1970s and 1980s New York planners and neighborhood activists pioneered new forms of public-private partnerships, resulting in such innovative projects as Charlotte Gardens (1983–87) and Nehemiah Houses (1983–present) (fig. 0.2). Over time subsidies included cash grants for construction and maintenance; favorable construction and mortgage loans, often at below-market interest rates and for unusually long terms; and discounts on

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0.2: Rev. Bertram G. Bennett, Jr., left, and Tony Aguilar with model of Nehemiah Houses, Bronx, by Edward Keating, 1991
property taxes. The housers invested the subsidies they fought for not only in construction and maintenance but also in innovative organizations to achieve their goals, such as the New York City Housing Authority (NYCHA) for public housing created in 1934, the United Housing Foundation for union-financed nonprofit, or limited-equity, cooperatives in 1949, and the city’s Department of Housing Preservation and Development in 1977, which has managed a growing number of new low- and middle-income programs since the 1980s.

The New York approach has been remarkable not just for getting things done and for its creativity, but also for its flexibility in response to changing social, economic, and political circumstances. Initial efforts in the era of congestion and overcrowding before the Great Depression targeted poor foreign immigrants living in East Side slums. Many lived in squalid conditions that were at odds with American norms. Reformers based in settlement houses—college graduates, American-born, and middle class—worked to make life in the “foreign wards” more salubrious by fighting for better housing and sanitation standards. These efforts, including betterment of housing, were intended to offer humanitarian relief, but also to teach tenement dwellers to become more “American” before setting off for what housers hoped were better-quality neighborhoods, mostly in the boroughs or beyond.

As immigration waned and suburbanization threatened to undermine the viability of the city as a whole, housing leaders reimagined their role. From the 1930s to the 1960s they sought state and federal subsidies, and pioneered municipal housing programs, not just to help families with very low incomes, particularly African Americans and Puerto Ricans, but to help remake New York in a more up-to-date, middle-class image (fig. 0.3). Housers used these robust subsidies to develop no-frills low-income public complexes like Jacob Riis Houses (1949) as well as higher-quality middle-income projects like Queensview (1950) that were conceived to appeal to the
types of second-generation families increasingly choosing to leave the city. By the 1970s amid the deepening urban crisis, housing activists were using subsidies as a form of triage to stabilize neighborhoods.

Since the 1980s a new generation of housers has employed subsidies to yet different ends: to prevent displacement by gentrification amid a rising real estate tide in a second Gilded Age. Meanwhile, as foreign immigration resumed, nonprofit developers such as Asian Americans for Equality once again began using subsidized housing as a bridge for those just beginning their American journeys.

As a result of these ever-changing efforts, New York City today boasts a remarkable range of below-market subsidized housing (fig. 0.4). Approximately half a million New Yorkers live in government-owned and-operated low-income public housing. Perhaps a million more live in privately developed below-market apartments made affordable through federal, state, and local subsidies. These include an estimated 225,000 individuals in complexes financed with the help of the Federal Housing Administration’s nonprofit multifamily programs after World War II, such as Bell Park Gardens (1950) in Bayside, Queens; 350,000 in other federally aided low-income developments; 200,000 in middle-income projects built with New York City and State funds under the Mitchell-Lama program, including those developed by the New York State Urban Development Corporation, such as Eastwood (1976) on Roosevelt Island; and more than 210,000 in housing built with the help of federal Low-income Housing Tax Credits, such as the much celebrated Via Verde (2012) in the Bronx. And these figures say nothing of the more than 120,000 households receiving federal rent vouchers, or the astonishing half of all renters who live in rent-stabilized or -controlled apartments. Millions of city residents, both yesterday and today, have thus benefited from below-market rents made possible by the diversity and scale of New York’s housing programs.  

The enduring belief among New York City leaders and voters that high-quality housing is a right of urban citizenship regardless of income has sustained the city’s housing program through many twists and turns. As with all reform movements, the path to implementation has rarely been smooth. Between the 1930s and the 1960s “slum clearance” scattered hundreds of thousands of families, along with many small businesses, with minimal relocation assistance. In their haste to see old housing replaced with new, important questions about the value of material betterment were ignored. As terrible as conditions could be, tenement interiors were often as spotless as courtyards were filthy. Lax rules meant tenants could take in boarders or extra family as necessary. “Underconsumption” of housing as some described it also allowed families to save to build social capital, through things like a college education that encouraged upward mobility. Rock-bottom rents, especially in rooming houses, flophouses, and single-room occupancy hotels (SROs), also allowed huge numbers of the very poor to afford accommodation without subsidy. By contrast, new developments, including public housing, engaged in careful tenant screening, resulting in what historian Lawrence Vale has called “purging the poorest.”

The social price of slum clearance might matter less today if the utopian environments promised by housers had been realized fully. Life in new developments, however, has invariably been more complex than envisioned by policymakers and designers. Financial calculations made in one decade often fell short in the next.
COLOR KEY
- NYCHA public housing
- Mitchell-Lama
- FHA limited-dividend/equity
- other subsidized 1926-1973
- subsidized 1974-2011
- rent control or stabilized

ICON KEY

CHAPTER 1 (~1926-1933)
etry subsidized housing
philanthropic; 1926 housing law;
federal limited-dividend (pre-FHA);
private limited-equity

CHAPTER 2 (~1934-1941)
public housing pre-WWII
PWA NYCHA, 1937 housing act; NYCHA

CHAPTER 3 (~1948-1973)
public housing post-WWII
1949 housing act; NYCHA state- and city-financed NYCHA

CHAPTER 4 (~1938-1975)
middle-income housing
FHA limited-dividend/equity; 
1942 redevelopment companies; Title I 
FNS Division of Housing, Mitchell-Lama

CHAPTER 5 (~1960-1975)
experimental housing
community-led redevelopment; 
Title I, UDC, Mitchell-Lama, 
private limited-equity

CHAPTER 6 (~1969-2014)
decentralized housing network
community development corporations, 
homeownership, HPD, federal tax credits, 
supportive housing

Data sources: Public housing courtesy of NYCHA, 2021; 
Mitchell-Lama and subsidized 1926-2011 courtesy of Fornar Center 
for Real Estate and Urban Policy, New York University, 2021; 
FHA Sec. 207, 608, 213 cited from CitiZon's Housing and Planning 
Council of New York, Directory of Large-scale Rental and 
Cooperative Housing, 1977; rent controlled or stabilized represents 
all 4+ unit buildings built before 1977 courtesy of New York City 
Department of Planning PLUTO data, 2014; base data courtesy of ESRI

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Architects and administrators too often dismissed neighborhood context, traditions, and family needs in community design. Subsidy programs often failed to maintain below-market rents or quality housing in the long term. Social problems frequently persisted.

Despite the distance between idea and building, we believe New York City’s efforts constitute a success. We also believe it to be a singular one, not least because unlike in most other American cities, New York housers remained committed to the complexes they built and worked creatively, against many odds, to maintain them, physically and socially. Affordable Housing in New York thus calls into question stubborn American beliefs, drawn mainly from the experience of other cities, about the essential nature of big-city, below-market subsidized housing.

Chief among these is the idea that this housing is unsustainable. Outside New York, where the market has adequately housed all but the very poor and, as a consequence, public support for below-market housing has been weak except when deployed as a strategy of racial containment, subsidized projects were grievously neglected. From St. Louis’s Pruitt-Igoe (1956) to Chicago’s Robert Taylor Homes (1962) to San Francisco’s Sunnydale (1940), political considerations led leaders to starve projects of essential resources, allowing them to become places of last resort for families living on public assistance. Meanwhile, there emerged a mismatch between the very low incomes of residents and the available subsidies, especially for maintenance, leading to rapid decay. Things fell apart so quickly and deeply that by the 1980s and 1990s the most expedient management strategy—and one embraced by leaders in most big cities—became to give up entirely: to raze everything except seniors-only projects and scatter tenants by providing them with “Housing Choice” (Section 8) vouchers (fig. 0.5). In New York City, by contrast, where below-market subsidized housing has always been in great demand and enjoyed substantial political support, the housing authority, private owners, and tenant-owners (in the case of cooperatives), have proven the system not only workable but essential to the city’s well-being. The greater range of income groups served even in low-cost public housing has also allowed for more sustainable financial models. This commitment is evident in low rates of turnover and long waiting lists, as well as in many of the spirited efforts to defend complexes against privatization.

It is not hard to imagine why residents of new, privately managed, below-market apartments in Manhattan find great satisfaction in their homes. But even most residents of low-income public housing—70 percent according to a 2010 survey—rate their apartments positively, despite specific complaints about issues such as crime and maintenance. For low—often very low—rents, they get spacious, well-equipped units, many
with spectacular views, and well-tended lawns (fig. 0.6). In NYCHA developments and many of the larger cooperatives like Penn Station South (1962) they also might enjoy on-site social services and other community resources (fig. 0.7). Most tenants recognize how fortunate they are. For the poor, the alternatives might be homelessness, doubling up, or one of the city’s illegal and unsafe subdivided or basement apartments. For middle- and moderate-income families it might be a less-favored neighborhood, a much smaller space, or leaving for the suburbs. At a time when a third of New York City households spend more than half their income on housing, below-market subsidized tenancies allow those fortunate enough to secure one not only a humane environment, but also protection from the vicissitudes of the market and money for other life essentials.9

The experience of below-market subsidized housing in New York City also raises questions about the widespread belief, again based chiefly on the experience of other U.S. cities, that subsidized housing is a waste of public resources. The majority of writing on affordable housing in the United States, even in New York City, frames government-aided projects as a failed experiment. Whole genres of scholarship, film, and art examine subsidized housing, especially public housing in big cities like Chicago, Baltimore, and St. Louis, as an impossible dream. In New York, however, this housing has proved not only functional but also essential to the maintenance of social diversity and to the viability of countless neighborhoods. Without subsidized housing, many sections, especially low-income areas, from Long Island City to East Harlem, might look more like decaying parts of Detroit or Philadelphia rather than the vibrant places that they are today.

Especially in the 1960s and 1970s, when landlords neglected private housing en masse in low-income neighborhoods, it was subsidized below-market complexes

Introduction

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that kept neighborhoods afloat where the market could not. Although the city in effect went bankrupt in 1975, its recovery in the long term was aided immensely by these investments in housing. Recent research even suggests that, contrary to stereotype, certain types of below-market housing can contribute to higher resale values in nearby market-rate housing. In this and other ways, affordable housing offers a concrete, often immediate, financial return to the city.10

Meanwhile, with the reversal of New York’s fortunes since the 1980s, subsidized housing—where it resisted the temptation to go private (or market-rate)—has ensured a degree of social diversity in gentrifying areas that the market alone would not have been able to preserve, especially as incomes for most workers remained stagnant. From Chelsea and the East Village in Manhattan, to Williamsburg and Brownstone Brooklyn, subsidized rentals and cooperatives remain today among the last bulwarks of an economically mixed city center.

This volume critically evaluates the city’s first century of below-market housing from a long-term perspective with the aim of securing more resources for a second. We use the term “below-market subsidized” here quite deliberately. “Affordable” is in wide use today, and for this reason we included it in our title. But it is a comparative term that can be stretched to include many kinds of housing. Much of today’s “affordable” housing is far too expensive for working families let alone the very poor; at the same time, everything in some sense is affordable to someone, even the priciest Manhattan apartments. Moreover, “affordable housing” in many parts of the United States has come to connote specific kinds of shallow subsidies and complexes targeting “workforce” families—a term with racial overtones employed to delineate teachers and firefighters from those in more precarious circumstances. We therefore use “below-market” in this book more frequently than “affordable” because it better captures the real goal of New York City housing reformers yesterday and today: to build housing that rents or sells at submarket rates to a wide range of households thanks to government subsidies for
Introduction

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more recent examples, we seek to remind a new generation, including politicians in Albany and Washington, D.C., that the housing question in a big expensive city like New York demands big solutions: large-scale funding, and even large-scale complexes, however out of fashion both might be. We hope that our work inspires citizens and leaders alike to pursue them.

Affordable Housing in New York is not the first book to explore housing in New York City with an eye to influencing future action. Yet while there are many studies of below-market housing in New York, our humanistic, longitudinal, large-scale approach fills several gaps in the literature. One is for a single survey. Much writing addresses the city’s leading role in the creation of affordable housing: from tenement reform to the National Housing Acts of 1937 and 1949 that created public housing. Other work investigates specific leaders, policies, and themes. Nicholas Dagen Bloom, for example, has previously published a history of the New York City Housing Authority and Matthew Gordon Lasner has written about nonspeculative cooperative ownership as part of a national movement toward co-op and condominium living in the twentieth century. No single title, however, has explored the entire sweep of the city’s below-market subsidized housing, much less from a long-term, ground-up perspective that examines housing in its social and neighborhood contexts.

The closest example is Richard Plunz’s unparalleled A History of Housing in New York City (1990). That book, however, focuses chiefly on architecture, site planning, and other innovations in physical form, as well as on the many shortcomings of postwar Modernism, rather than on long-term results. We imagine our volume as a complement. Form, including site planning, is a crucial part of our story. And our three galleries look specifically at the design of typical units over time. But equally important is how the architecture and planning has fared socially. The experience of residents and communities, we believe, must be accounted for in assessing design outcomes and history. This focus has been central to recent scholarship reevaluating postwar below-market housing in Europe but it remains underexamined in the United States (fig. 0.8). Affordable Housing in New York begins to correct this.14

0.8: Ordinary life at NYCHA’s Ralph J. Rangel Houses (originally Colonial Park Houses, 1951), Manhattan, 2014
Conceived by historians, this book trains a humanistic lens on discussions usually dominated by designers, social scientists, and policy analysts. To share the stories of New York City’s below-market subsidized housing and draw attention to its remarkable achievement, this volume revisits nearly three dozen projects, some familiar, like Sunnyside Gardens (1928), Stuyvesant Town (1949), and Starrett City (1976), and some more obscure, like the West Village Houses (1974), Twin Parks (1976), and Riverbend (1968). We present them with a fresh eye, using a combination of new and historic news reports and other previously published accounts; original and previously published interviews with tenants, owners, and managers; long-term social data; and original and archival photographs (fig. 0.9). To help us, we invited more than two-dozen colleagues—including leading social and political historians, architectural historians, architects, and urban planners as well as many up-and-coming voices—to do the same. Together, we tell an alternative story about below-market subsidized housing in the United States.

The book is divided into six roughly chronological chapters that track the changing patterns in New York’s below-market housing. Each of these chapters, in turn, contains a range of elements that provide opportunities for reflection and analysis: introductory essays and a conclusion by the book’s editors survey major programs, leadership, and trends in each era. Case studies of representative communities offer long-term analysis of their design, financing, management, and social history. Short sketches of a few key figures and programs provide more detail and explanation. And images, including historic and contemporary photographs (many never before published), add visual data and suggest a sense of place.

Each case study begins with a summary of key characteristics including the original name of the complex; the year or years of completion, number of units, and borough; the primary initial sponsor or developer; the general program at time of

0.9: Family at Stuyvesant Town, by Michael Evans, 1973
opening (public housing, homeownership, private rental, limited-equity co-op), and the chief architects. We have also included in the three galleries photographs of scale models of ten, two-bedroom apartments from various eras, paired with floor plans, that provide a revealing look inside apartments and the minds of their designers and sponsors. The side-by-side comparative views they offer illustrate in concrete form evolving standards for quality in below-market housing. Models were constructed by students at the New York Institute of Technology School of Architecture under the direction of Matthias Altwicker. Eduard Hueber of Archphoto photographed them. To offer a yet richer sense of daily life in below-market housing today, visual sociologist David Schalliol contributed more than six dozen original photographs taken in the fall of 2014. Twenty-seven of them are presented in a photo essay following this introduction.

None of these elements is meant to be comprehensive or encyclopedic. But we believe that, in concert, they reveal both the quality that New York’s housing leaders built into these communities and the value that residents still find in them.